

**IN THE SPECIFICATION:**

On page 1, please delete the first full paragraph and replace with:

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A1 This application claims the benefit under 35 U.S.C. § 119 of U.S. Provisional Application No. 60/168,272, entitled METHOD AND APPARATUS FOR USE IN ENTERING FINANCIAL DATA INTO AN ELECTRONIC DEVICE, filed on December 1, 1999; U.S. Provisional Application No. 60/168,276, entitled METHOD AND APPARATUS FOR AN ELECTRONIC CHECK PAYMENT SYSTEM, filed on December 1, 1999; U.S. Provisional Application No. 60/168,273, entitled METHOD AND APPARATUS FOR PROVIDING ONLINE FINANCIAL ACCOUNT SERVICES, filed on December 1, 1999, and U.S. Provisional Application No. 60/213,367, entitled SOFTWARE PROGRAM, filed on June 23, 2000.

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**IN THE CLAIMS:**

A2 Sub 3. (Amended) A method as set forth in claim 1 and further comprising the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

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A3 8. (Amended) A method as set forth in claim 6 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

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Cancel claims 10-16